

BANCPLUS CORPORATION

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1097306	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,145	\$2,229	3.9%		
Loans	\$1,484	\$1,494	0.6%		
Construction & development	\$275	\$227	-17.6%		
Closed-end 1-4 family residential	\$325	\$367	12.9%		
Home equity	\$65	\$61	-6.2%		
Credit card	\$0	\$0			
Other consumer	\$51	\$51	-1.7%		
Commercial & Industrial	\$142	\$147	3.4%		
Commercial real estate	\$392	\$406	3.5%		
Unused commitments	\$110	\$95	-13.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$33	\$25	-22.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$365	\$497	36.2%		
Cash & balances due	\$51	\$50	-2.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$49	\$78	59.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$47	\$93	98.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,949	\$2,026	4.0%		
Deposits	\$1,595	\$1,714	7.5%		
Total other borrowings	\$345	\$306	-11.3%		
FHLB advances	\$272	\$196	-27.9%		
Equity					
Equity capital at quarter end	\$196	\$203	3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	9.0%	--		
Tier 1 risk based capital ratio	12.3%	12.6%	--		
Total risk based capital ratio	13.5%	13.9%	--		
Return on equity ¹	8.6%	-0.4%	--		
Return on assets ¹	0.8%	0.0%	--		
Net interest margin ¹	4.8%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	83.5%	113.8%	--		
Loss provision to net charge-offs (qtr)	119.5%	245.8%	--		
Net charge-offs to average loans and leases ¹	0.6%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.8%	6.2%	0.5%	0.7%	--
Closed-end 1-4 family residential	2.0%	1.6%	0.1%	0.2%	--
Home equity	0.9%	0.1%	0.0%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.6%	0.3%	0.3%	--
Commercial & Industrial	0.5%	0.4%	0.1%	0.3%	--
Commercial real estate	0.3%	0.8%	0.0%	0.0%	--
Total loans	1.6%	1.7%	0.2%	0.3%	--